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EFS ID:	3123668		
Application Number:	10709697		
International Application Number:			
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Title of Invention:	DETERMINATION OF RISK FACTORS FOR USE IN A CARD REPLACEMENT PROCESS		
First Named Inventor/Applicant Name:	Kenneth William Austin		
Customer Number:	66569		
Filer:	Lawrence A. Stahl/Talaya Myers		
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Document	Document Description	Eilo Namo	File Size(Bytes)	Multi	Pages

Document Number	Document Description	File Name	File Size(Bytes) /Message Digest	Multi Part /.zip	Pages (if appl.)
		Amendment03292101850US	299558	ves	10
'	B300.pdf	89974d38f1478732u06674c84f91cz9f2 9f1b76c	,	. 10	

Multipart Description/PDF files in .zip description		
Document Description	Start	End
Amendment - After Non-Final Rejection	1	1
Claims	2	5
Applicant Arguments/Remarks Made in an Amendment	6	10

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If a new application is being filed and the application includes the necessary components for a filing date (see 37 CFR 1.53(b)-(d) and MPEP 506), a Filing Receipt (37 CFR 1.54) will be issued in due course and the date shown on this Acknowledgement Receipt will establish the filing date of the application.

National Stage of an International Application under 35 U.S.C. 371

If a timely submission to enter the national stage of an international application is compliant with the conditions of 35 U.S.C. 371 and other applicable requirements a Form PCT/DO/EO/903 indicating acceptance of the application as a national stage submission under 35 U.S.C. 371 will be issued in addition to the Filing Receipt. in due course.

New International Application Filed with the USPTO as a Receiving Office

If a new international application is being filed and the international application includes the necessary components for an international filing date (see PCT Article 11 and MPEP 1810), a Notification of the International Application Number and of the International Filing Date (Form PCT/RO/105) will be issued in due course, subject to prescriptions concerning national security, and the date shown on this Acknowledgement Receipt will establish the international filing date of the application.